

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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<b>Applicant(s):</b> Cobrinik et al.	<b>: Group Art Unit:</b> 3628
<b>Serial No.:</b> 09/852,599	<b>: Examiner:</b> Clement B. Graham
<b>Filed:</b> May 10, 2001	<b>: Attorney Docket No.:</b> 006878.112200
<b>For:</b> METHODS AND SYSTEMS FOR MANAGING INVESTMENTS IN COMPLEX FINANCIAL INVESTMENTS	<b>:</b> <b>:</b> <b>:</b>

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**AMENDMENT IN RESPONSE TO JULY 28, 2006 OFFICE ACTION**

Mail Stop Amendment  
Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS:**

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on July 28, 2006 in connection with the above-identified patent application. The July 28, 2006 Office Action provided a period of 3 months in which to file a response, i.e., by October 28, 2006. October 28, 2006 was a Saturday and October 29, 2006 was a Sunday. Accordingly, this Amendment is being timely filed on Monday, October 30, 2006.